

REMARKS

The application has been amended and is believed to be in condition for allowance.

As an initial matter, the undersigned appreciates with thanks the Examiner taking time to discuss this matter in a telephone interview prior to the filing of this response, and respectfully requests the opportunity to further discuss the claims presented in this response at the Examiner's convenience.

There are no formal matters pending.

Amendments to the Claims

Independent claims 1 and 21-23 are amended to incorporate the subject matter of dependent claims 28 and 30.

Claims 21-23 are also amended to further recite features of the micro-circuit card and the token, based on the Examiner's suggestion. These amendments find support in the specification and the drawing figures as originally filed (e.g., page 4, lines 21-23; page 5, lines 30-35; page 6, lines 10-12 and 20-21; page 3, lines 21-27; Figures 1-2).

Claims 7-8 and 28-30 are canceled, without prejudice.

Entry of the foregoing amendments is respectfully requested.

The foregoing amendments do not introduce new matter.

Substantive Issues - Sections 102 and 103

The Official Action rejected claims 1 and 27 under 35 USC 102(e) as being anticipated by Blank (US 6,588,658; "BLANK").

The Official Action rejected claims 1, 7-8, 10, 12-15, and 24-27 under 35 USC 103(a) as being unpatentable over Nishikawa et al. (US 5,581,065; "NISHIKAWA") in view of Smith et al. (US 7,065,195; "SMITH") and Pentz et al. (US 6,471,127; "PENTZ").

The Official Action rejected claims 3-6, 18 and 20-23 under 35 USC 103(a) as being unpatentable over NISHIKAWA, SMITH and PENTZ, and further in view of Lubking (US D498,788; "LUBKING").

The Official Action rejected claims 29-30 under 35 USC 103(a) as being unpatentable over BLANK in view of NISHIKAWA.

In response, it is firstly noted that independent claims 1 and 21-23 have been amended as indicated above. It is respectfully submitted that none of the references applied by the Official Action, whether considered individually or in combination, teach or suggest all the features in the manner recited in the independent claims.

Further, it is respectfully submitted that no reasonable motivation existed at the time of the invention for the skilled person to modify the applied references to the extent necessary to acquire the invention claimed. Although the independent claims are amended, Applicant respectfully maintains the arguments presented in the previous Amendment with respect to the applied references.

Withdrawal of the rejections under Sections 102 and 103 are respectfully requested.

From the foregoing, it will be apparent that Applicant has fully responded to the April 14, 2011 Official Action and that the claims as presented are patentable. In view of this, Applicant respectfully requests reconsideration of the claims, as presented, and their early passage to issue.

In order to expedite the prosecution of this case, the Examiner is invited to telephone the attorney for Applicant at the number set forth below if the Examiner is of the opinion that further discussion of this case would be helpful in advancing prosecution.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

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